

Diversity is the foundation of a socially and economically successful society. Promoting pluralism and seeking diversity through recruitment and career management is a factor of progress for our company. Such an approach contributes to our efficiency and to the quality of our social relations. It can have a positive effect on the company's image in the eyes of its clients, external service providers and consumers, in France and in the rest of the world.

The Diversity Charter adopted by our company is intended to demonstrate our commitment in France to cultural, ethnic and social diversity within our organisation.

By signing the Diversity Charter, we commit to:

1. **Raising awareness amongst and training** our executives and managers who are involved in recruitment, training and career management on issues of non-discrimination and diversity, gradually rolling this out to all colleagues.
2. **Promoting the application of the principle of non-discrimination** in all its forms in all actions undertaken by our management and decisions made by the company or organisation, particularly in all stages of human resource management.
3. **Encouraging representation of the diversity of French society** in all its variety and riches, including its cultural, ethnic and social aspects, within the workforce and at all levels of responsibility.
4. **Communicating our commitment** to all colleagues as well as our consumers, partners and suppliers, to encourage compliance and dissemination of these principles.
5. Developing and implementing the diversity policy as **a subject of social dialogue with staff representatives**.
6. **Regularly assessing the progress made**, sharing the practical results of the commitments implemented both internally and externally.

Done in Paris, on 21 January 2008

For Crédit Agricole S.A. Group

[Original French version signed]

Georges PAUGET

Chief executive officer

*This document is an unofficial English translation of the original French document.
In the event of any ambiguity or discrepancy between this translation and the French reference document,
the French version shall prevail.*